BOARD OF COUNTY COMMISSIONERS

AGENDA ITEM SUMMARY

| Meeting Date: _5/19/04 | Division: | Management Services |
|--|----------------------|-----------------------------------|
| Bulk Item: Yes X No | Department:_ | Administrative Services |
| AGENDA ITEM WORDING: Approval of Service Agreement Renewal with Administrator, for the workers' compensation through 9/30/05. | | |
| ITEM BACKGROUND: PGCS originally contracted with the County 4 granted Oct. 1, 2003. This is the first renewal has negotiated reduced pricing from original S | of that contract. Th | ne Risk Consultant for the County |
| PREVIOUS RELEVANT BOCC ACTION N/A | | |
| CONTRACT/AGREEMENT CHANGES: None | | |
| STAFF RECOMMENDATIONS: Approval | | |
| TOTAL COST: \$78,000.00 | BUDGETED | : Yes <u>X</u> No |
| COST TO COUNTY:Same | | |
| SOURCE OF FUNDS: Primarily ad valoren | 1 | |
| REVENUE PRODUCING: Yes No X | AMOUNT PER | MONTH Year |
| APPROVED BY: County Atty X C | MB/Purchasing X | Risk ManagementX |
| DIVISION DIRECTOR APPROVAL: | Sheila A. Bar | a Backer ker |
| DOCUMENTATION: Included X | To Follow | Not Required |
| DISPOSITION: | | AGENDA ITEM # 19 |

MONROE COUNTY BOARD OF COUNTY COMMISSIONERS

| CONTRACT SUMMARY | | | | |
|--|----------------------|----------------------------------|----------------------------|--|
| Contract with: | PGCS | Contract # | | |
| | | Effective Date: | 10/1/04 | |
| | | Expiration Date: | 9/30/05 | |
| Contract Purpose/Description: Provide Third Party Administration services for the workers' compensation program. | | | | |
| | | | | |
| | | | | |
| Contract Manag | er: Nancy Cohen | 4449 | Management Services | |
| | (Name) | (Ext.) | (Department/Stop #) | |
| for BOCC meet | ing on 5/19/04 | Agenda Deadline | e: 5/1/04 | |
| | CONT | TRACT COSTS | | |
| | CON | RACI COSIS | | |
| Total Dollar Va Budgeted? Yes[Grant: \$ County Match: | | 0.00 Current Ye des: 501-07502-5 | ear Portion: \$ same | |
| | A POTATI | TONIAT COCTO | | |
| ADDITIONAL COSTS Estimated Ongoing Costs: \$ /yr For: (Not included in dollar value above) (eg. maintenance, utilities, janitorial, salaries, etc.) | | | | |
| (2,00 | | | | |
| | CONT | RACT REVIEW | | |
| | Changes | | Date Out | |
| | Date In Needed | S/R | eviewer a leviewer 4-30/04 | |
| Division Directe | or Yes No [| 2 meile | a W gurkou 4-30/04 | |
| Risk Manageme | ent 4/128/04 Yes No[| y Bill | Julie 4/28/04 | |
| O.M.B./Purchas | sing Yes No | X Salati | respulle 4/00/04 | |
| County Attorne | y 426 Yes No | Suatla | all taylof | |
| Comments: | | | | |
| <u> </u> | | | | |
| | | | | |
| | | | | |

OMB Form Revised 2/27/01 MCP #2

SERVICE AGREEMENT RENEWAL

This renewal of a Service Agreement is entered into by and between Monroe County, a political subdivision of the State of Florida whose address is Gato Building, 1100 Simonton Street, Key West, Florida 33040, hereafter County, and Preferred Governmental Claims Solutions, a corporation, whose address is P.O. Box 958456, Lake Mary, Florida 32795-8456, hereafter PGCS. The parties agree as follows:

- 1) The Service Agreement between the County and PGCS dated October 1, 2003 is renewed for an additional one year term beginning on October 1, 2004.
- 2) The terms of the Service Agreement between the County and PGCS attached hereto will remain in full force and effect.
- 3) This Service Agreement Renewal will be effective on October 1, 2004.

| (SEAL) ATTEST: DANNY L. KOLHAGE, CLERK | BOARD OF COUNTY COMMISSIONERS OF MONROE COUNTY, FLORIDA |
|---|--|
| By Deputy Clerk | By Mayor/Chairman |
| Date | |
| | Preferred Governmental Claims Solutions |
| Date | By |
| | Title |

MONROE COUNTY ATTORNEY
APPROVED STORM:
SUZANNE A. HUTTON
ASSISTANT COUNTY, ATTORNEY
Date





April 22, 2004

Ms. Nancy Cohen, Risk Manager of Workers Compensation Monroe County BCC 1100 Simonton Street, Suite 2-268 Key West, Florida 33040

Re: Renewal of Worker's Compensation Third Party Claims Administration Services

Dear Nancy:

This letter will serve as confirmation of the resolution of our negotiations regarding the above listed service. These negotiations were conducted with the designated representative for Monroe County BCC; Sid Webber. I must compliment Monroe County on their selection of Sid Webber as he aggressively and professionally conducted the negotiation process on your behalf.

As a result of this negotiation, PGCS has agreed to renew the existing contract with the County for the upcoming October 1, 2004 through September 30, 2005 claim year. PGCS is agreeable to provide the same services as is currently being provided for an annual fee of \$78,000.00. This represents no increase over the current contract.

We will be entering our ninth year in partnership with Monroe County BCC and greatly appreciate the opportunity to work with you and your staff. Nancy, this program continues to be a success in large part to the initiative you have taken to reduce the severity of the losses incurred by Monroe County. On behalf of everyone at PGCS we thank you and look forward to the upcoming year.

Kevin Cothron Vice President

Sincerely.

gornako kija 10 lia 1296. grajika ino srando istos oko a nosiki pojero kodejego od tu ara registo. O registoj os konservista i o osobo je se sporta a je konservista i osobo i o osobo i osobo i osobo. Nasta 20 Tak reksena je graji pošiopogom jego je pak rijance, krajima apoka je krijeni slodani i esperaja je s

THREE YEAR RATES

WORKERS COMPENSATION

Medical Only and Lost Time Claims Administration

OPTION II

1st Year Flat Rate:

Paying \$ 18,000 DD Which 80,000.00 Grahader \$30 per line + 88,000.00 Chang & 10990

2nd Year Flat Rate:

3rd Year Flat Rate:

96,800.00

Assumption Fees:

N/C

All Pricing is for Life of Contract Only.

There are no subrogation fees under Option II.

Medical Bill fee scheduling is performed for \$1.30 per line.

Above Pricing is on a flat rate basis with invoicing performed on a monthly basis. Includes all report filing listed in Option I. 1099's are processed for a \$5.00 per form fee.

SERVICE AGREEMENT

THIS AGREEMENT is entered into this 1st day of October 2003, by and between Preferred Governmental Claim Solutions, a Florida Corporation, hereinafter referred to as PGCS, and the County of Monroe hereinafter referred to as "THE COUNTY".

1. RECITALS

- A. THE COUNTY wishes to retain the services of PGCS to provide claims Management services for it's Workers' Compensation risks and desires to have PGCS provide specific services in connection with such claims program.
- B. PGCS is willing to provide such services on the terms and conditions hereinafter stated.

11. TERM

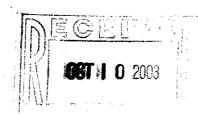
This Agreement shall be effective for a period of One (1) year from October 1, 2003 through September 30, 2004 and shall remain in full force and effect except as amended or terminated as hereinafter provided. THE COUNTY at its sole option, will have the right to renew the contract for an additional three (3) one (1) year periods.

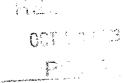
LII. CANCELLATION

Either Party shall have the right to terminate the Agreement by giving to the other Party written notice of such termination at least Ninety (90) days in advance. THE COUNTY'S failure to pay the PGCS service fee as provided in Item IV, Section B of this Agreement shall be construed as a breach of the Agreement and, in such event, PGCS shall have the right to terminate the Agreement by giving THE COUNTY ten (10) days' written notice of its intention to terminate. Upon termination of this Agreement, neither Party shall have any further responsibility or obligation hereunder except as provided in Item IV, Section D of this Agreement.

IV. AGREEMENT

- A. Services to be Performed by PGCS PGCS agrees to perform the following services:
 - With regard to CLAIMS ADMINISTRATION, PGCS shall:
 - a. Review all claim and loss reports submitted by THE COUNTY to PGCS during the term of this Agreement and process each submitted claim or loss report in accordance with Florida Statutes.





- k. PGCS will furnish one set of loss and information reports (as specified in PGCS's proposal) to: THE COUNTY'S Insurance Agent, THE COUNTY'S Risk Management Consultant and THE COUNTY'S Excess Insurer.
- Additional optional and ad hoc information and analysis reports and services can be provided on a time and expense basis, as mutually agreed upon by PGCS and THE COUNTY.
- m. Provide THE COUNTY and its Excess Insurer with narrative or analytical reports on all qualified claims with a total incurred in excess of \$50,000, every ninety (90) days.
- n. Provide THE COUNTY with claim and other forms mandated by the State of Florida's statutes and regulations to ensure efficient administration of THE COUNTY'S self-insured Workers' Compensation program.
- o. Investigate and pursue all subrogation and Second Injury Disability Trust Fund possibilities (to the extent permitted by law) on behalf of THE COUNTY. THE COUNTY will receive the benefit of all recoveries associated with these activities.
- p. Provide all personnel necessary to effectively perform the services agreed to herein.
- 2. With regard to WORKERS' COMPENSATION and MEDICAL CONTROL, PGCS shall:
 - a. Arrange for independent medical or other experts in connection with processing qualified claims or losses as is mutually agreeable to PGCS and THE COUNTY.
 - b. Pay medical and death benefits, temporary and permanent disability compensation and other losses and expenses but only if in the judgment of PGCS, such payment would be prudent for THE COUNTY and the anticipated amount thereof does not exceed the stated settlement authority or, in any case, THE COUNTY specifically approves or directs such action.
 - Assist in THE COUNTY'S selection of a panel of physicians or other providers of health care to initially treat employees and a panel of medical specialists to provide long-term or specialty care.
 - d. Consult with THE COUNTY in order to develop ways of using any medical facility more effectively.

udia 3 2003 _₽oos

- e. Monitor the treatment programs recommended for employees by physicians, specialists and other health care providers by reviewing medical reports so prepared and by maintaining contact with the providers as is consistent with industry standards.
- f. As THE COUNTY directs, assist in interpreting medical reports to consider the circumstances under which an injured employee who desires to do so could return to work in the shortest period of time without adversely effecting the employees recovery.
- g. Assist THE COUNTY in arranging for rehabilitation or retraining of employees in appropriate cases; charges for these programs shall be considered allocated expense and charged to THE COUNTY.
- h. Represent THE COUNTY at all hearings, mediations and trials at no additional costs.
 With the specific approval of THE COUNTY, which will be proved on a case by case basis, such representation may be conducted by telephone.
- i. Conduct quarterly meetings (at no charge) with THE COUNTY officials to review the claim activity and develop methods for reducing the claim costs. Such meetings shall take place at THE COUNTY'S offices in Key West, Florida or at the offices of PGCS located in Lake Mary, Florida.

3. With regard to PROGRAM DEVELOPMENT, PGCS shall, to the extent appropriate:

- a. Consult with key personnel of THE COUNTY on the establishment and coordination of necessary procedures and practices to meet any applicable state requirements and needs of THE COUNTY.
- b. Participate in the orientation of THE COUNTY'S personnel who are directly or indirectly involved in the processing of qualified claims or losses.
- c. Review the development of THE COUNTY'S program periodically with representatives of THE COUNTY in order to identify problems and recommend corrective action.

B. Obligations of THE COUNTY

- THE COUNTY shall pay PGCS for services rendered here in accordance with Attachment A which is incorporated as part of this Agreement.
- 2. The County Shall at all times provide funds adequate for the payment of qualified claims or losses and of allocated loss expenses. For this purpose, allocated loss expenses shall mean all costs, charges or expenses of third parties incurred by PGCS, its agents or its employees, which are properly chargeable to a qualified claim or loss including, without limitation, court costs, independent investigators, experts and witnesses and fees for obtaining diagrams, reports, documents and photographs. It is expressly understood that all fees and expenses of attorneys will be paid directly by the County and upon receipt of such invoices PGCS, shall prepare a voucher and forward it with the original invoice to the County's Workers' Compensation Manager for review and processing. If the County makes adjustments to the invoice before paying, PGCS will be notified of such adjustments by the County's Workers' Compensation Manager and PGCS will adjust their payment records to reflect the actual amount paid.
- 3. It is expressly understood that PGCS shall not be required to advance its own funds to pay losses, allocated loss expenses or banking charges hereunder, or to perform any services hereunder if THE COUNTY fails to provide adequate funds as herein set forth.
- C. <u>Discretionary Disbursement Authority Limit.</u> The limit on any discretionary payment by PGCS for a qualified claim or loss or for allocated loss expenses, as the case may be, shall be Five Thousand Dollars (\$5,000) initially. This amount may be changed at any time by THE COUNTY upon written notice to PGCS. It is agreed that PGCS shall have full authority and control in all matters pertaining to the payment, processing, investigation and administration of qualified claims or losses with the limit established by this paragraph with the exception of fees and expenses paid to attorneys which will be paid directly by the County in accordance with paragraph IV.B.2. Failure of PGCS to settle a qualified claim or loss within such limit, however, shall not subject PGCS to liability to any party in the event of an adverse judgment entered by



any court or the settlement of such claim or loss for an amount in excess of such limit. PGCS will make no payment in excess of the Discretionary Disbursement Authority Limit without obtaining Prior approval of the County's Administrator or his designee.

It is further agreed that all checks or drafts in amounts in excess of \$1,000 will require the signature of two PGCS employees in supervisory positions. All payments in excess of \$5,000 will require the written authorization of the County Administrator before being issued.

D. Terms of Agreement and Cancellation

- 1. In the event of cancellation or non-renewal of this Agreement, THE COUNTY, at its sole option, may require that all open claims be transferred to its new administrator or require PGCS to continue administering the claims to conclusion. If THE COUNTY elects that PGCS is to continue administering the claims, a service fee of One Hundred Dollars (\$200) per file per year will be paid for as long as the claim remains open.
 - a. PGCS will treat as confidential all data furnished by THE COUNTY or generated as a result of the processing services performed under this Agreement and any other information so designated in writing by THE COUNTY, and PGCS will make the same effort to safeguard such information as it does in protecting its own confidential data.
 - b. PGCS reserves the right to gather and utilize, as it sees fit, statistical information from the data base; provided, however, that THE COUNTY'S name and proprietary and/or confidential data are adequately protected and not disclosed.
- 2. In the event of cancellation or non renewal, PGCS shall provide, at no charge to COUNTY, detail history of all claims processed during the term of this Agreement on Electronic Data Processing Media. PGCS will cooperate with THE COUNTY or its new Administrator with all reasonable requests regarding the method and format of the information to be provided. Shipping of all physical claims will be a the sole expense of the County.

- E. <u>Practice of Law.</u> It is understood and agreed that PGCS will not perform, and THE COUNTY will not request performance of, any services which may constitute the unauthorized practice of law.
- F. Indemnification PGCS shall be fully responsible for exercising reasonable care at all times in the performance of its obligations hereunder. However, if PGCS is named as party to any litigation because of its actions on behalf of THE COUNTY agrees to defend PGCS in any such litigation if no allegation is made that PGCS failed to exercise such reasonable care, and to hold harmless and indemnify PGCS, pursuant to Florida Statue 768.28 if no finding is entered to the effect that PGCS failed to exercise such reasonable care.
- G. <u>Notices</u> Any notice required to be given under this Agreement shall be sent by certified mail to the following in the case of PGCS:

Mr. Kevin Cothron
Vice President
Preferred Governmental Claim Solutions
PO Box 958456
Lake Mary, FL 32795-8456

And to the following in the case of THE COUNTY:

Monroe County, Florida Attn: Manager Workers' Compensation 1100 Simonton Street Suite 2-268 Key West, FL 33040 (305) 292-4449

- H. <u>Successors</u>. This Agreement shall be binding upon and shall insure to the benefits of all assigns, transferees and successors in the interest of any kind of the Parties hereto.
- I. Entire Agreement and Modification or Amendment. This Agreement represents the entire and exclusive statement of the agreement of the Parties and, except as otherwise provided in Item IV, Section C, may be modified or amended only by a written statement signed by both Parties. Such modification or amendment shall be attached to, and shall thereupon become a part of this Agreement.
- J. <u>Headings</u>. Headings herein are for convenience of reference only and shall not be considered in any interpretation of this Agreement.



- K. Independent Contractor. It is understood and agreed that PGCS is engaged to perform services under this Agreement as an Independent contractor and not as an agent of THE COUNTY. The Parties hereto agreed that neither Party has any relationship with, or contractual liability to, the other with respect to the subject matter of this Agreement, other than as set forth herein.
- L. PGCS will not discriminate against any person on the basis of race, creed, color, religion, sex, age, national origin, or any other characteristic which is not job-related in its recruiting, hiring, promoting, terminating or any other area affecting employment under this agreement. PGCS agrees to abide by federal or state laws regarding non-discrimination, including but not limited to, Executive Order 11246, Executive Order 11365 and US Department of Labor regulations.
- M. PGCS warrants that it has not employed, retained or otherwise had acted on his behalf any former COUNTY officer subject to the prohibition is Sec. 2 of Ordinance No. 10-1990 or any COUNTY officer or employee in violation of Sec. 3 of Ordinance 10-1099, and that no employee or officer of THE COUNTY had any interest, financially or otherwise in PGCS except for such interest, permissible by law and fully disclosed by affidavit attached hereto. For breach or violation of this paragraph, THE COUNTY may, in its discretion, terminate this agreement without liability and may also, in its discretion, deduct from the contract or purchase price, or otherwise recover, the full amount of any fee, commission, percentage, gift or consideration paid to the former COUNTY officer or employee.
- N. PGCS assures THE COUNTY that, to the best of its knowledge, information and belief, the signing of this Agreement does not create conflict of interest and that during the time of this agreement PGCS will not undertake representation of any parties to or before THE COUNTY seeking to obtain contracts or other benefits from THE COUNTY.
- O. All documents which are prepared in the performance of this Agreement are to be and shall remain, the property of THE COUNTY and shall be delivered to the Workers' Compensation Manager at any time upon request and no later than thirty (30) days after termination of this Agreement.
- P. PGCS shall indemnify and hold THE COUNTY harmless from and against any and all losses, penalties, damages, professional fees, including attorney fees and all costs or litigation and/or

judgment arising out of any willful misconduct or negligent act, error or omission of PGCS arising out of any or incidental to the performance of this Agreement or work performed thereunder.

- Q. PGCS is required to maintain the types and limits of insurance identified in Attachment "B".
- R. PGCS shall not assign or sub-contract this Agreement, except in writing and with the prior written approval of THE COUNTY.
- S. The following definitions shall apply of Medical Only and Lost Time Claims:

"Medical Only Cases" mean injuries that require medical treatment for which charges will be incurred, whether or not they are submitted to THE COUNTY, but which does not result in the disability of the employee (as defined by Florida Statute 440.02(13), for more than seven days as a result of the injury.

"Lost Time Cases" means injuries which result in the disability of the employee (as defined by Florida Statute 440.02(13), for more than seven days.

T. This contract is governed by the laws of the State of Florida and venue for any litigation between THE COUNTY and PGCS arising under this contract must be in Monroe County, Florida.

IN WITNESS WHEREOF, the Parties hereto have caused this Agreement to be executed on the day and date first above written.

| (SEAL) Attest: DANNY L.KOLHAGE, Clerk | BOARD OF COUNTY COMMISSIONERS OF MONROE COUNTY, FLORIDA |
|--|---|
| By Daluf C. De Santis | By_ Afrijis M. Spehar |
| Deputy Clerk 9-17-0 | Mayor/Chairperson |
| | |
| | PREFERRED GOVERNMENTAL CLAIMS SOLUTIONS |
| Witness | By: Kevin Cothron |
| TI I I I I I I I I I I I I I I I I I I | Title: Vice President |

APPROVED AS TO FORM

SUZANNE A. HUTTON

ASSISTANT COUNTY ATTORNEY

Date

PGOS

Contract for Workers' Compensation

Claims Administration Services

Between Preferred Governmental Claims Solutions

and

Monroe County, Florida

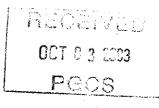
Attachment A

Fee Schedule

For consideration of PGCS administering the COUNTY's Workers' Compensation claims as specified in this contract, The COUNTY agrees to pay PGCS a flat annual fee of \$78,000.00 for the period of 10/1/03 through 9/30/04. It is understood by both Parties that such fee includes, but not limited to the following.

- Administer to conclusion (subject to PGCS being retained as the County's claims administrator) all Workers' Compensation Lost Time and Medical Only claims.
- > Reduce all medical bills associated with the County's Workers' Compensation claims to the State Fee Schedule.
- > Prepare and file on behalf of the County all mandated State reports.
- > Prepare and distribute 1099's as required by law.

It is further agreed that the flat annual fee will be paid in 12 equal payments of \$6,500.



General Insurance Requirements for Contract Between Preferred Governmental Claims Solutions and Monroe County, Florida

Attachment B

As a pre-requisite of the work governed, or the goods supplied under this contract (including the pre-staging of personnel and material), PGCS shall obtain, at their own expense, insurance as specified in any attached schedules, which are made part of this contract. PGCS will ensure that the insurance obtained will extend protection to all Subcontractors engaged by PGCS. As an alternative, PGCS may require all Subcontractors to obtain insurance consistent with the attached schedules.

PGCS will not be permitted to commence work governed by this contract (including pre-staging of personnel and material) until satisfactory evidence of the required insurance has been furnished to the County as specified below. Delays in the commencement of work, resulting from the failure of PGCS to provide satisfactory evidence of the required insurance, shall not extend deadlines specified in this contract and any penalties and failure to perform assessments shall be imposed as if the work commenced on the specified date and time, except for PGCS' failure to provide satisfactory evidence.

PGCS shall maintain the required insurance throughout the entire term of this contract and any extensions specified in the attached schedules. Failure to comply with this provision may result in the immediate suspension of all work until the required insurance has been reinstated or replaced. Delays in the completion of work resulting from the failure of PGCS to maintain the required insurance shall not extend deadlines specified in this contract and any penalties and failure to perform assessments shall be imposed as if the work had not been suspended, except for PGCS' failure to maintain the required insurance.

PGCS shall provide, to the County, as satisfactory evidence of the required insurance, either:

• Certificate of Insurance

or

A Certified copy of the actual insurance policy.

The County, at its sole option, has the right to request a certified copy of any or all insurance policies required by this contract.

All insurance policies must specify that they are not subject to cancellation, non-renewal, material change, or reduction in coverage unless a minimum of thirty (30) days prior notification is given to the County by the insurer.

The acceptance and/or approval of the Contractor's insurance shall not be construed as relieving PGCS from any liability or obligation assumed under this contract or imposed by law.

The Monroe County Board of County Commissioners, its employees and officials will be included as "Additional Insured" on all policies, except for Workers' Compensation.

Any deviations from these General Insurance Requirements must be requested in writing on the County prepared form entitled "Request for Waiver of Insurance Requirements" and approved by Monroe County Risk Management.

OCT 0 3 2003

Pacs

GENERAL LIABILITY INSURANCE REQUIREMENTS FOR CONTRACT WORKERS' COMPENSATION TPA

BETWEEN MONROE COUNTY, FLORIDA AND PREFERRED GOVERNMENTAL CLAIMS SOLUTIONS

Prior to the commencement of work governed by this contract, the Contractor shall obtain General Liability Insurance. Coverage shall be maintained throughout the life of the contract and include, as a minimum:

- Premises Operations
- Products and Completed Operations
- Blanket Contractual Liability
- Personal Injury Liability
- Expanded Definition of Property Damage

The minimum limits acceptable shall be:

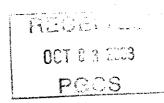
\$300,000 Combined Single Limit (CSL)

If split limits are provided, the minimum limits acceptable shall be:

\$100,000 per Person \$300,000 per Occurrence \$ 50,000 Property Damage

An Occurrence Form policy is preferred. If coverage is provided on a Claims Made policy, its provisions should include coverage for claims filed on or after the effective date of this contract. In addition, the period for which claims may be reported should extend for a minimum of twelve (12) months following the acceptance of work by the County.

The Monroe County Board of County Commissioners shall be named as Additional Insured on all policies issued to satisfy the above requirements.



VEHICLE LIABILITY INSURANCE REQUIREMENTS FOR CONTRACT WORKERS' COMPENSATION TPA

BETWEEN MONROE COUNTY, FLORIDA AND

PREFERRED GOVERNMENTAL CLAIMS SOLUTIONS

Recognizing that the work governed by this contract requires the use of vehicles, the Contractor, prior to the commencement of work, shall obtain Vehicle Liability Insurance. Coverage shall be maintained throughout the life of the contract and include, as a minimum, liability coverage for:

Owned, Non-Owned, and Hired Vehicles

The minimum limits acceptable shall be:

\$100,000 Combined Single Limit (CSL)

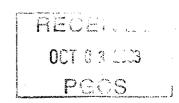
If split limits are provided, the minimum limits acceptable shall be:

\$ 50,000 per Person

\$100,000 per Occurrence

\$ 25,000 Property Damage

The Monroe County Board of County Commissioners shall be named as Additional Insured on all policies issued to satisfy the above requirements.



WORKERS' COMPENSATION INSURANCE REQUIREMENTS FOR CONTRACT WORKERS' COMPENSATION TPA

BETWEEN MONROE COUNTY, FLORIDA AND

PREFERRED GOVERNMENTAL CLAIMS SOLUTIONS

Prior to the commencement of work governed by this contract, the Contractor shall obtain Workers' Compensation Insurance with limits sufficient to respond to Florida Statute 440.

In addition, the Contractor shall obtain Employers' Liability Insurance with limits of not less than:

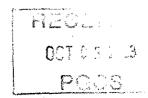
\$100,000 Bodily Injury by Accident \$500,000 Bodily Injury by Disease, policy limits \$100,000 Bodily Injury by Disease, each employee

Coverage shall be maintained throughout the entire term of the contract.

Coverage shall be provided by a company or companies authorized to transact business in the state of Florida and the company or companies must maintain a minimum rating of A-VI, as assigned by the A.M. Best Company.

If the Contractor has been approved by the Florida's Department of Labor, as an authorized self-insurer, the County shall recognize and honor the Contractor's status. The Contractor may be required to submit a Letter of Authorization issued by the Department of Labor and a Certificate of Insurance, providing details on the Contractor's Excess Insurance Program.

If the Contractor participates in a self-insurance fund, a Certificate of Insurance will be required. In addition, the Contractor may be required to submit updated financial statements from the fund upon request from the County.



PROFESSIONAL LIABILITY INSURANCE REQUIREMENTS FOR CONTRACT WORKERS' COMPENSATION TPA

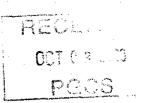
BETWEEN MONROE COUNTY, FLORIDA AND

PREFERRED GOVERNMENTAL CLAIMS SOLUTIONS

Recognizing that the work governed by this contract involves the furnishing of advice or services of a professional nature, the Contractor shall purchase and maintain, throughout the life of the contract, Professional Liability Insurance which will respond to damages resulting from any claim arising out of the performance of professional services or any error or omission of the Contractor arising out of work governed by this contract.

The minimum limits of liability shall be:

\$1,000,000 per Occurrence/\$2,000,000 Aggregate



EMPLOYEE DISHONESTY INSURANCE REQUIREMENTS FOR CONTRACT WORKERS' COMPENSATION TPA

MONROE COUNTY, FLORIDA AND

PREFERRED GOVERNMENTAL CLAIMS SOLUTIONS

The Contractor shall purchase and maintain, throughout the term of the contract, Employee Dishonesty Insurance which will pay for losses to County property or money caused by the fraudulent or dishonest acts of the Contractor's employees or its agents, whether acting alone or in collusion of others.

The minimum limits shall be:

\$250,000 per Occurrence

RECEIVED

001 0 3 2003

POCS

PUBLIC ENTITY CRIME STATEMENT

"A person or affiliate who has been placed on the convicted vendor list following a conviction for public entity crime may not submit a bid on a contract to provide any goods or services to a public entity, may not submit a bid on a contract with a public entity for the construction or repair of a public building or public work, may not submit bids on leases of real property to public entity, may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity, and may not transact business with any public entity in excess of the threshold amount provided in Section 287.017, for CATEGORY TWO for a period of 36 months from the date of being placed on the convicted vendor list."

